

Adult Team Benefits

Section A – Life & Accidental Death Cover

| Category | Definition of Insured Persons |
|----------|--|
| A | Any Person who is a registered player of the Insured |
| B | Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee |

| Category | Benefit | Effective Time | Maximum Limits per Insured Person |
|----------|---|----------------|-----------------------------------|
| A & B | 1. Life Cover | ET1 | £10,000 |
| A & B | 2. Accidental Death resulting from Bodily Injury* | ET2 | £30,000 |
| A & B | 3. Funeral Expenses | ET2 | £5,000 |

| Code | Effective Time |
|------|--|
| ET1 | Whilst an Insured Person is training and/or playing in Football matches only |
| ET2 | Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities) |

* includes a memorial benefit of £1,000 (payable to the football club)

Section B – Injury

| Category | Definition of Insured Persons |
|----------|--|
| A | Any Person who is a registered player of the Insured |
| B | Any committee member of the Insured and any person acting officially on behalf of the Insured as manager, trainer or assisting referee |

| Code | Effective Time |
|------|--|
| ET2 | Whilst an Insured Person is at any ground or premises worldwide where the Insured has agreed a fixture or official club social events or attending Football training, or participating in County FA educational courses, excluding Referee courses, on behalf of their club, including travelling directly to and from such activities (please refer to the policy wording for excluded countries and activities) |

| Category | Accidental Bodily Injury resulting in: | Effective Time | Maximum Limits per Insured Person |
|----------|---|----------------|-----------------------------------|
| A & B | 1. Permanent Total Disablement | ET2 | Up to £50,000 |
| A & B | 2. Loss of Limbs | ET2 | £30,000 |
| A & B | 3. Loss of Sight | ET2 | £30,000 |
| A & B | 4. Loss of Speech | ET2 | £30,000 |
| A & B | 5. a) Loss of Hearing (both ears) | ET2 | £30,000 |
| A & B | 5. b) Loss of Hearing (one ear) | ET2 | £7,500 |
| A & B | 6. Loss of Internal Organs | ET2 | £30,000 |
| A & B | 7. Tetraplegia / Quadriplegia | ET2 | £100,000 |
| A & B | 8. Triplegia / Paraplegia / Hemiplegia | ET2 | £50,000 |
| A & B | 9. Miscarriage | ET2 | £500 |
| A & B | 10. Broken Bones – Legs, Kneecap, Foot, Collar, Arms, Hand, Wrist (Carpals), Skull, Hip, Jaw and/or cheek | ET2 | £250 |
| A & B | 11. Primary Dislocation benefit – Kneecap, Shoulder, Elbow or Hip | ET2 | £250 |
| A & B | 12. Ruptured Achilles Tendon or Cruciate Ligament | ET2 | £250 |
| A & B | 13. Emergency Dental: Pain Relief Expenses | ET2 | £100 |
| A & B | 14. Hospitalisation Benefits – Maximum benefit Period 30 days | ET2 | £25 per day |

| Aggregate Limit | |
|--------------------|------------|
| Per Event Overall: | £2,000,000 |

(This is the maximum amount that the insurer will pay per Event in total under this and any other policies issued by the Insurer to the Insured)

Endorsements

1 Endorsement 1 - Permanent Partial Disablement

Compensation under Section B benefit 1 **Permanent Total Disablement** as shown in the Schedule is extended to include the following benefit - subject to a maximum total of 100% in the aggregate.

1. Total loss of use of:
 - a. back or spine (excluding cervical) without cord involvement 40%
 - b. neck or cervical spine without cord involvement 30%
 - c. shoulder, elbow or wrist 25%
 - d. hip, knee or ankle 20%
2. Loss of or total loss of use of:
 - a. foot below the level of the ankle(talofibular joint) 50%
 - b. thumb 20%
 - c. one forefinger or big toe 15%
 - d. any other finger 10%
 - e. any other toe 4%
3. Benefit for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by the insurer of the degree of disability relative to this scale without reference to the **Insured Person's** occupation.

Provided that:

- a. The total benefit payable shall not exceed 100% of the amount shown in the table of sums insured for each **Insured Person** in respect of any one Accident.
- b. If benefit is payable for Loss of or Loss of use of a Limb then benefits for parts of that limb cannot also be claimed.

2 Endorsement 2 – Age limit extension

It is noted and agreed that if an **Insured Person** is over the age of 55 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and Benefit 3 Funeral Expenses and SECTION B Injury benefits 1-8 is deleted, and the following benefits and age limits will apply:

| Benefits | Intermediate Limits: For persons older than 55 years of age but less than 75 years of age | Intermediate Limits: For persons older than 75 years of age |
|---|--|---|
| Persons covered | Category A | Category B only |
| Section A: Benefit 2 Accidental Death resulting from Bodily Injury | £15,000 | £3,000 |
| Section A: Benefit 3 Funeral Expenses | £5,000 | £5,000 |
| Section B: Benefit 1* | £25,000* | NIL |
| Section B: Benefits 2-8 – other than 5b | £15,000 | £3,000 |
| Benefit 5b | £3,750 | £625 |
| Benefit 10 | £75.00 | Nil |
| Benefit 14 | £12.50 per day (max 4 weeks) | £12.50 per day (max 4 weeks) |

*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the **Insured Person** is in full-time employment at the time of sustaining Bodily Injury and for the purposes of this endorsement the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

Permanent Total Disablement

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in the opinion of the Insurer's Chief Medical officer, is beyond hope of recovery and will in all probability continue for the remainder of the **Insured Person's** life and will prevent the **Insured Person** from engaging in or giving attention to any occupation.

3 Endorsement 3 – Walking Football Teams Age limit extension

It is noted and agreed that where Walking Football Teams have purchased cover if an Insured Person is over the age of 80 years, the Policy Age Limit for SECTION A benefit 2 Accidental Death and Benefit 3 Funeral Expenses and SECTION B Injury benefits is deleted, and the following benefits and age limits will apply:

| Benefits | Superior Limits: For persons older than 80 years of age | Superior Limits: For persons older than 80 years of age |
|---|---|---|
| Persons covered | Category A | Category B only |
| Section A: Benefit 2 Accidental Death resulting from Bodily Injury | £15,000 | £3,000 |
| Section A: Benefit 3 Funeral Expenses | £5,000 | £5,000 |
| Section B: Benefit 1* | £30,000* | NIL |
| Section B: Benefits 2-8 – other than 5b | £17,500 | £3,000 |
| Benefit 5b | £4,375 | £625 |
| Benefit 10 | £75.00 | Nil |
| Benefit 14 | £12.50 per day (max 30 days) | £12.50 per day (max 30 days) |
| Benefit 16 | Up to £250 | Nil |
| Benefit 23 | £12.50 per day (max 30 days) | £12.50 per day (max 30 days) |
| Benefit 24 | £250 | £50 |
| Benefit 25 | £50 (max 30 days) | £50 (max 30 days) |
| Benefit 26 | £5,000 | £1,000 |
| Benefit 27 | £1,250 | £250 |
| Benefit 29 | 24/7 | 24/7 |
| Benefit 31 | Up to £50 | Up to £50 |
| Benefit 32 | Up to £100 | Nil |

*The Permanent Total Disablement benefit (Section B, benefit 1) is only applicable if the Insured Person is in full-time employment at the time of sustaining Bodily Injury and for the purposes of this endorsement the definition of Permanent Total Disablement contained within the wording is deleted and replaced with as follows:

Permanent Total Disablement

means disablement other than any Permanent Disabling Injury which has lasted for at least 12 months and which in the opinion of the Insurer's Chief Medical officer, is beyond hope of recovery and will in all probability continue for the remainder of the Insured Person's life and will prevent the Insured Person from engaging in or giving attention to any occupation.